

February 9, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:
Delphi Corp Case # 05-44481 filed October 5, 2005
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my deep concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) as well as life insurance benefits for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via a copy of the court filing on February 6, 2009 and gave us a mere twelve days to file our objections. Delphi communicated today February 9, 2009, by letter that they will not publish information on what options we have to extend coverage for health care, **at full cost to Delphi Retirees**, until the end of February. This leaves less than a month to decide on buying coverage at full price or to find some option for health care coverage. This timing is disgraceful and beyond any reason in these economic conditions.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. We were given no decision to make, just told we would be retiring on a specific date. We had little time to prepare for retirement, and little time to adjust to a significantly reduced income before we were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees, but also every community where retirees live.

The UAW retirees have been actively supported by the UAW, GM management and Delphi management. These very active negotiations included flow back rights to GM as well as guaranties of the hourly health care and pensions. The salaried retirees appear to be singled out to suffer the greatest impact of this chapter 11 process.

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Understanding these are hard economic times but a proper action by Delphi would be to increase co-pays and deduction limits as they have done to the salaried program many times over the past decade while the UAW retirees program have remained largely untouched. A complete cut and sudden cancellation with in a month's time appears grossly inappropriate.

It appears that Delphi is using this Honorable court to legitimize this grossly unfair and needless act so they can hide from any possible future litigation by the affected Delphi retirees. If this court accepts Delphi's request the Delphi retirees will have no opportunity what so ever to have their voice heard in a civil court.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. The care and support that has been given to the UAW retirees by the Delphi management, points out that Delphi has the ability to accomplish protections of a health care program in the Chapter 11 process very clearly.

Health care benefits for Delphi retirees are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

We ask you to REJECT this motion.

Sincerely yours,

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